

STATE OF HAWAII  
DEPARTMENT OF LAND AND NATURAL RESOURCES  
Land Division  
Honolulu, Hawaii 96813

September 30, 2008

Chairperson of the Board  
of Land and Natural Resources  
State of Hawaii  
Honolulu, Hawaii

KAUAI

Consent to Mortgage, Land Office Deed S-27965 to Jim K. Aana  
and Marie E. Aana, Waimea, Kauai, Tax Map Key: (4) 1-6-02:  
Fronting 45.

APPLICANT AND REQUEST:

Jim K. Aana and Marie E. Aana, requesting consent to mortgage  
from Kauai Community Federal Credit Union, Mortgagee, in an  
amount not to exceed \$86,050.

LEGAL REFERENCE:

Section 171-22, Hawaii Revised Statutes, as amended.

LOCATION:

Portion of Government (Crown) Lands of Waimea situated at Waimea,  
Kauai, identified by Tax Map Key: (4) 1-6-02: fronting parcel 45,  
as shown on the attached map labeled Exhibit A.

AREA:

194 square feet, more or less.

TRUST LAND STATUS:

Section 5(b) lands of the Hawaii Admission Act  
DHHL 30% entitlement lands pursuant to the Hawaii State  
Constitution: NO

CHARACTER OF USE:

To conduct, maintain, use and repair a 15-foot wide crossing over  
the Peekauai Ditch to provide vehicular access.

ANNUAL RENTAL:

One time payment \$100.00

USE OF LOAN PROCEEDS:

The amount to be to be borrowed is \$86,050 for education tuitions

and expenses.

REMARKS:

Land Office Deed S-27965 was issued to Jim and Marie Aana in March of 1993. This perpetual, non-exclusive easement is for the right, privilege and authority to conduct, maintain, use and repair a 15-foot wide crossing over the Peekauai Ditch to provide vehicular access.

The Peekauai Ditch is one of the major irrigation ditches that services the farmers within Waimea Valley. It is part of the ancient Menehune Ditch System.

The Aanas are in compliance with all terms and conditions of the Land Office Deed No. S-27965.


RECOMMENDATION:

That the Chairperson consent to the mortgage between Jim K. Aana and Marie E. Aana, Mortgagor, and Kauai Community Federal Credit Union, Mortgagee, subject to the following:

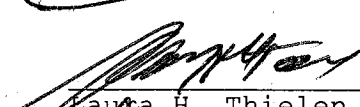
1. The loan proceeds shall be used for the purposes as stated in "Use of Loan Proceeds" above. The Lessee shall maintain records of loan expenditures which may be inspected by the Department;
2. The standard terms and conditions of the most current consent to mortgage form, as may be amended from time to time;
3. Review and approval by the Department of the Attorney General; and
4. Such other terms and conditions as may be prescribed by the Chairperson to best serve the interests of the State.

Respectfully Submitted,

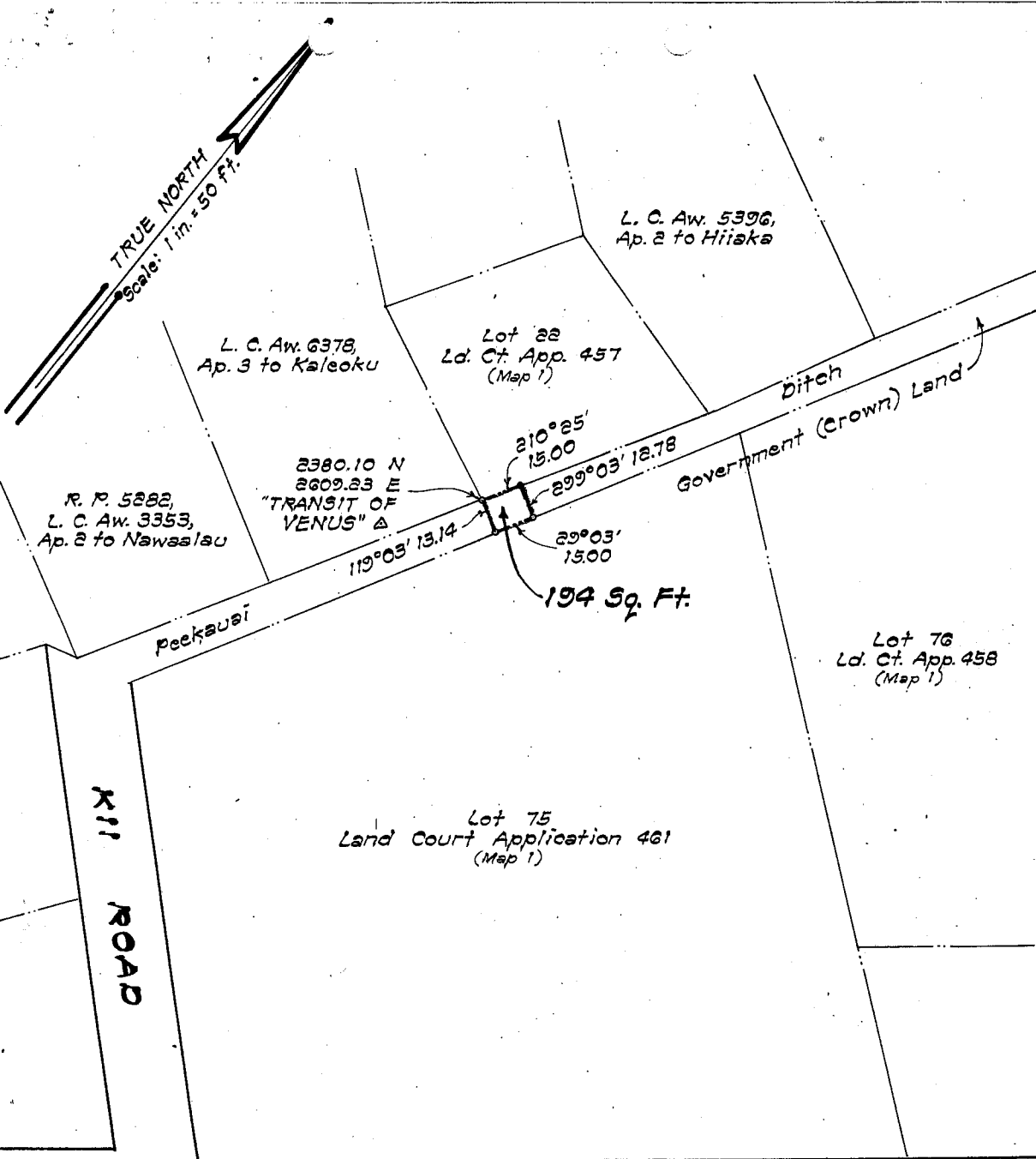


 Tommy Oi  
Kauai District Land Agent

  
APPROVED/DISAPPROVED:

  
Laura H. Thielen, Chairperson

  
Date



**PERPETUAL NON-EXCLUSIVE  
VEHICULAR ACCESS EASEMENT**

Waimea, Kauai, Hawaii

Scale: 1 inch = 50 feet

JOB K-172(92)

C. BK. G, p. 62; D. Oyama

TAX MAP 1-G-02

C.S.F. NO. 21,733

SURVEY DIVISION  
DEPARTMENT OF ACCOUNTING AND GENERAL SERVICES  
STATE OF HAWAII

EXHIBIT A

D.O. June 25, 1992



**KAUAI COMMUNITY**  
**FEDERAL CREDIT UNION**  
YOUR ISLAND. YOUR FAMILY. YOUR CREDIT UNION.

July 25, 2008

Department of Land and Natural Resources  
3060 Eiwa St. Room 205A  
Lihue, HI 96766

RE: Jim & Marie Aana

Dear Mr. Oi;

We are sending you our request for a consent letter for Mr. & Mrs Aana to do a 2nd Mortgage Home Equity Line of Credit with Kauai Community FCU.

I have enclosed the following documents for your review:

1. Authorization to release information to the credit union.
2. Recorded Grant of Non-Exclusive Easement
3. Preliminary Title Report showing Schedule B item #2 "Consent by State of Hawaii is needed to mortgage, convey, ect.

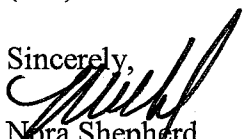
If this meets to the requirements for the Alana's to proceed with this 2<sup>nd</sup> mortgage Home Equity Line of Credit please forward your consent letter to the address below:

Kauai Community FCU  
4434 Hardy Street  
Lihue, HI 96766

Attention: Nora

Should you need any additional information please feel free to contact me at (808) 246-1208.

Sincerely,

  
Nora Shepherd  
Mortgage Loan Counselor  
PH: (808) 246-1208  
Fax: (808) 245-7180  
Email: [nshepherd@kcfcu.org](mailto:nshepherd@kcfcu.org)

ENCLOSURE  
AUG 7 '08  
OLAR GOLD ROV2



July 25, 2008

Department of Land and Natural Resources  
3060 Eiwa St. Room 205A  
Lihue, HI 96766

RE: AUTORIZTION TO RELEASE INFORMATION

For: Jim & Marie Aana

To Whom It May Concern:

I have applied for a mortgage loan at Kauai Community FCU. You are authorized to furnish any information requested which may be of assistance to the Credit Union. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of you officers.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jim K. Aana".

Jim K. Aana  
Marie E. Aana